

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
Abel Pantoja § Case No. 17-13043  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/26/2017 . The undersigned trustee was appointed on 04/26/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 128,500.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	16,052.80
Bank service fees	312.04
Other payments to creditors	76,627.20
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 20,507.96

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/26/2017 and the deadline for filing governmental claims was 12/26/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 8,925.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 8,925.00 , for a total compensation of \$ 8,925.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 316.12 , for total expenses of \$ 316.12 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/17/2019 By: /s/Cindy M. Johnson, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit A

Case No: 17-13043 PSH Judge: Pamela S. Hollis Trustee Name: Cindy M. Johnson, Trustee  
Case Name: Abel Pantoja Date Filed (f) or Converted (c): 04/26/2017 (f)  
341(a) Meeting Date: 06/01/2017  
For Period Ending: 02/17/2019 Claims Bar Date: 12/26/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 46 Arlington Drive Romeoville IL 60446-0000 Will	90,345.00	90,345.00		128,500.00	FA
2. 2015 Chevrolet Equinox Mileage: 25000	12,947.00	12,947.00		0.00	FA
3. Basic Furniture	200.00	0.00		0.00	FA
4. Basic Clothing	100.00	0.00		0.00	FA
5. Bank Of America	0.00	0.00		0.00	FA
6. Checking - Chase (u)	101.00	101.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$103,693.00	\$103,393.00	\$128,500.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Real estate sold. (Order approving sale 5/8/18, doc. 62; Report of Sale, Docket 65) Trustee investigated bank accounts, and there were insufficient funds. Tax returns filed.

Initial Projected Date of Final Report (TFR): 10/26/2018

Current Projected Date of Final Report (TFR): 02/22/2019

Case 17-13043 Doc 73 Filed 02/27/19 Entered 02/27/19 15:03:32 Desc Main

**Form 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-13043  
Case Name: Abel Pantoja

Trustee Name: Cindy M. Johnson, Trustee  
Bank Name: BOK Financial  
Account Number/CD#: XXXXXX0814  
Checking

Exhibit B

Taxpayer ID No: XX-XXX8215  
For Period Ending: 02/17/2019

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/25/18		First American Title Insurance Company 8707 West 95th Street Hickory Hills, IL 60457	Sale of Real Property		\$40,952.57		\$40,952.57
			Gross Receipts \$128,500.00				
		Will County Recorder	(\$47.75)	2500-000			
		Illinois Department of Revenue Bankruptcy Section P.O. Box 19035 Springfield, Illinois 62794-9035	(\$192.75)	2820-000			
		Will County Treasurer	(\$2,129.73)	2820-000			
		Kim Wirtz 1215 9th Street Lockport, IL 60441	(\$6,425.00)	3510-000			
		Kim Wirtz	(\$225.00)	3520-000			
		Pnc Bank, N.A. Po Box 94982 Cleveland, Oh 44101	(\$76,627.20)	4110-000			
		First American Title	(\$1,900.00)	2500-000			
	1		46 Arlington Drive Romeoville IL 60446-0000 Will	\$128,500.00 1110-000			
05/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$40,942.57
06/04/18	101	Abel Pantoja 16 Arlington Dr Romeoville, IL 60446	Exemption	8100-002		\$15,000.00	\$25,942.57
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$56.01	\$25,886.56
07/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$38.47	\$25,848.09

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-13043  
Case Name: Abel Pantoja

Trustee Name: Cindy M. Johnson, Trustee

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0814

Checking

Taxpayer ID No: XX-XXX8215

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 02/17/2019

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$38.41	\$25,809.68
09/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$37.12	\$25,772.56
10/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$38.30	\$25,734.26
11/12/18	102	Carleen Cignetto PO Box 203 Peotone, IL 60468	Attorney expenses	3220-000		\$407.57	\$25,326.69
11/12/18	103	Carleen Cignetto PO Box 202 Peotone, IL 60468	Attorney fees	3210-000		\$4,725.00	\$20,601.69
11/30/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$32.64	\$20,569.05
12/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$30.57	\$20,538.48
01/31/19		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$30.52	\$20,507.96

COLUMN TOTALS	\$40,952.57	\$20,444.61
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$40,952.57	\$20,444.61
Less: Payments to Debtors	\$0.00	\$15,000.00
Net	\$40,952.57	\$5,444.61

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0814 - Checking	\$40,952.57	\$5,444.61	\$20,507.96
	\$40,952.57	\$5,444.61	\$20,507.96
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$87,547.43		
Total Net Deposits:	\$40,952.57		
Total Gross Receipts:	\$128,500.00		

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-13043

Date: February 17, 2019

Debtor Name: Abel Pantoja

Claims Bar Date: 12/26/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$8,925.00	\$8,925.00
100 2200	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Administrative		\$0.00	\$316.12	\$316.12
100 2500	Will County Recorder	Administrative		\$0.00	\$47.75	\$47.75
100 2500	First American Title	Administrative		\$0.00	\$1,900.00	\$1,900.00
100 2820	Illinois Department of Revenue Bankruptcy Section P.O. Box 19035 Springfield, Illinois 62794-9035	Administrative		\$0.00	\$192.75	\$192.75
100 2820	Will County Treasurer	Administrative		\$0.00	\$2,129.73	\$2,129.73
100 3210	Carleen Cignetto PO Box 203 Peotone, IL 60468	Administrative		\$0.00	\$4,725.00	\$4,725.00
100 3220	Carleen Cignetto PO Box 203 Peotone, IL 60468	Administrative		\$0.00	\$407.57	\$407.57
100 3410	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$1,535.60	\$1,535.60

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-13043

Date: February 17, 2019

Debtor Name: Abel Pantoja

Claims Bar Date: 12/26/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 3420	Alan D. Lasko & Associates, P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$22.80	\$22.80
100 3510	Kim Wirtz 1215 9th Street Lockport, IL 60441	Administrative		\$0.00	\$6,425.00	\$6,425.00
100 3520	Kim Wirtz	Administrative		\$0.00	\$225.00	\$225.00
1 300 7100	Td Bank, Usa By American Infosource Lp As Agent 4515 N. Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$777.00	\$777.39	\$777.39
2 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$594.00	\$594.75	\$594.75
3 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Sams Club) Pob 41067 Norfolk, Va 23541	Unsecured		\$3,240.00	\$3,240.73	\$3,240.73
4 300 7100	Portfolio Recovery Associates, Llc Successor To Citibank, N.A. (The Home Depot) Pob 41067 Norfolk, Va 23541	Unsecured		\$1,970.00	\$1,970.61	\$1,970.61
5 300 7100	Bureaus Investment Group Portfolio No 15 Llc C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Unsecured		\$1,454.00	\$1,454.79	\$1,454.79
6 300 7100	Midland Funding, Llc Midland Credit Management, Inc. As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$516.00	\$515.79	\$515.79



Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-13043

Date: February 17, 2019

Debtor Name: Abel Pantoja

Claims Bar Date: 12/26/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7 300 7100	Midland Funding, Llc Midland Credit Management, Inc. As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$1,287.00	\$1,287.32	\$1,287.32
8 300 7100	Midland Funding, Llc Midland Credit Management, Inc. As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$0.00	\$768.76	\$768.76
9 300 7100	Midland Funding, Llc Midland Credit Management, Inc. As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$0.00	\$3,749.04	\$3,749.04
10 300 7100	Midland Funding, Llc Midland Credit Management, Inc. As Agent For Midland Funding, Llc Po Box 2011 Warren, Mi 48090	Unsecured		\$2,742.00	\$2,734.93	\$2,734.93
400 4110	Pnc Bank, N.A. Po Box 94982 Cleveland, Oh 44101	Secured		\$75,647.00	\$76,627.20	\$76,627.20
Case Totals				\$88,227.00	\$120,573.63	\$120,573.63

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-13043

Case Name: Abel Pantoja

Trustee Name: Cindy M. Johnson, Trustee

Balance on hand \$ 20,507.96

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	Pnc Bank, N.A.	\$ 76,627.20	\$ 76,627.20	\$ 76,627.20	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 20,507.96

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 8,925.00	\$ 0.00	\$ 8,925.00
Trustee Expenses: Cindy M. Johnson	\$ 316.12	\$ 0.00	\$ 316.12
Attorney for Trustee Fees: Carleen Cignetto	\$ 4,725.00	\$ 4,725.00	\$ 0.00
Attorney for Trustee Expenses: Carleen Cignetto	\$ 407.57	\$ 407.57	\$ 0.00
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 1,535.60	\$ 0.00	\$ 1,535.60
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 22.80	\$ 0.00	\$ 22.80
Other: Will County Treasurer	\$ 2,129.73	\$ 2,129.73	\$ 0.00
Other: Illinois Department of Revenue Bankruptcy Section	\$ 192.75	\$ 192.75	\$ 0.00
Other: Kim Wirtz	\$ 6,425.00	\$ 6,425.00	\$ 0.00

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Other: Kim Wirtz	\$ 225.00	\$ 225.00	\$ 0.00
Other: Will County Recorder	\$ 47.75	\$ 47.75	\$ 0.00
Other: First American Title	\$ 1,900.00	\$ 1,900.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 10,799.52

Remaining Balance \$ 9,708.44

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 17,094.11 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 56.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Td Bank, Usa	\$ 777.39	\$ 0.00	\$ 441.51
2	Capital One, N.A.	\$ 594.75	\$ 0.00	\$ 337.78

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Portfolio Recovery Associates, Llc	\$ 3,240.73	\$ 0.00	\$ 1,840.54
4	Portfolio Recovery Associates, Llc	\$ 1,970.61	\$ 0.00	\$ 1,119.19
5	Bureaus Investment Group Portfolio No 15 Llc	\$ 1,454.79	\$ 0.00	\$ 826.23
6	Midland Funding, Llc	\$ 515.79	\$ 0.00	\$ 292.94
7	Midland Funding, Llc	\$ 1,287.32	\$ 0.00	\$ 731.12
8	Midland Funding, Llc	\$ 768.76	\$ 0.00	\$ 436.61
9	Midland Funding, Llc	\$ 3,749.04	\$ 0.00	\$ 2,129.23
10	Midland Funding, Llc	\$ 2,734.93	\$ 0.00	\$ 1,553.29

Total to be paid to timely general unsecured creditors \$ 9,708.44

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE